

STATE OF MISSISSIPPI  
COUNTY OF De Soto

GENERAL DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a general power of attorney under the laws of the State of Mississippi, that I, ~~Catherine Ferguson~~ resident citizen of De Soto County, Mississippi, have made, constituted and appointed, and by these presents do make, constitute and appoint Jeanita Malone, as my true and lawful attorney for me, and in my name, place and stead, and for my use and benefit, to sell, mortgage, lease and convey any or all real property owned by me, wherever situated, including property in the State of Mississippi; to execute on my behalf any contracts, deeds, or other papers necessary and incident to the sale, mortgage or lease of any property I own; to bargain, contract and agree for the consideration for which any property will be sold, mortgaged or leased; to receive on my behalf the consideration for the sale, mortgage or lease of such property; to expend on my behalf whatever sums are necessary to obtain surveys, title examinations, abstracts, title reports and any other necessary work to determine the status of title; to expend on my behalf whatever sums are necessary to institute any necessary heirship proceedings to establish record title in my name; to expend whatever sums are necessary to obtain title insurance if same is required by the proposed purchasers, lessees or mortgagors; to pay on my behalf any attorney's fees necessary and incident to the sale, lease or mortgage of said property, including, but not limited to, the preparation of instruments, examinations of records, title reports, heirship proceedings, and handling the closing of the sale, lease or mortgage of said property.

IN ADDITION to the other powers granted herein, my attorney-in-fact shall have the power and authority to handle all of my affairs and transactions including all of my affairs and transactions in the State of Mississippi; to receive and account for all monies, checks, drafts or accounts payable to me; to handle my bank accounts; to transact all of my banking business; to sign and endorse all checks, promissory notes, drafts, bills of exchange and other negotiable instruments for payment, collection or deposit; and to deposit the proceeds thereof to my credit; and to draw checks on my bank account or accounts and to deliver the same; to ask, demand, sue for, recover, and receive all manner of goods, chattels, debts, rents, interests, sums of money, and demands whatsoever, due or hereafter to become due and owing, or belonging to me, and to make, give, and execute acquittances, receipts, releases, satisfactions or other discharges for the same; to execute, acknowledge and deliver any and all contracts, deeds,

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leases, assignments, deeds of trust, mortgages, security agreements, extension agreements, satisfactions, releases, subordination agreements, and any other instrument or agreement of any kind or nature whatsoever, in connection therewith, and affecting any and all property presently mine or in which I have an interest, or which may hereafter be acquired and wherever located, which my said attorney may deem necessary or advantageous for my interests; to enter into and take possession of any lands, realty, tenements, houses, stores, buildings, or parts thereof, belonging to me, that may become vacant or unoccupied, or to the possession of which I may be or may become entitled, and to receive and take for me and in my name and for my use any and all rents, profits, or issues of any real estate belonging to me, and to let the same in such manner as my attorney shall deem necessary and proper, and from time to time to renew leases.

MY ATTORNEY-IN-FACT shall also have the power and authority, in addition to the other powers granted herein, to enter any safety deposit box upon which I am a signatory and to remove documents and other things from such safety deposit box; to sell, assign, transfer, set over, vote, execute proxies and take other actions with respect to capital stock I own in any corporation; to sign for me and in my behalf any and all income tax returns, estimates, applications for extension or other or similar forms and to represent me before the Internal Revenue Service with respect to all matters; to retain and pay attorneys and other counsel and advisors on my behalf to appear for me in all actions and proceedings to which I may be a party in the courts of Mississippi or any other states in the United States or in the United States courts; to commence actions and proceedings in my name if necessary and in my name to compromise, settle, and adjust with each and every person all actions, accounts, dues and demands between me and any person in such manner as my attorney shall deem proper; to sell, buy, transfer and otherwise deal with my stocks, bonds, United States Treasury obligations and all other securities and debt obligations, and to deal with any brokerage or investment account of mine, and to give instructions to any brokerage firm, bank and other entity in which I have a brokerage or investment account regarding such account; to sign and verify in my name all complaints, petitions, answers and other pleadings of every description; to do for me, and on my behalf, any other act or acts of whatever kind and nature as may be necessary or proper in the premises.

IN ADDITION to the other powers granted herein, my attorney in fact shall have the power and authority to make gifts to my spouse (including my attorney herein appointed), to my children and to my grandchildren by transferring to those donees or in trust for their benefit, cash, stocks, bonds, securities, mineral interests, real property, or any other property or interest of mine in property, as and when my attorney may deem proper and in amounts consistent with my current estate, the tax consequences of any gift or failure to make any gift, and the donee's respective needs.

IN ADDITION to the other powers granted herein, my attorney-in-fact shall have the power and authority to make "qualified transfers" to my children and to my grandchildren by transferring to those donees or in trust for their benefit cash or other property to pay tuition to an educational organization or to pay any person who provides medical care with respect to any such individual as defined in Section 2503(e) of the Internal Revenue Code of 1986, or any amendment thereto, it being my intention that such payments or transfers which are "qualified transfers" shall be in addition to gifts that qualify for the annual per donee exclusion provided for under Section 2503(b) of the Internal Revenue Code of 1986, as it may be amended from time to time.

IN ADDITION to the other powers granted herein, I hereby give and grant unto my said attorney the power and authority to disclaim or renounce, in whole or in part, any gift, property or interest (whether present or future) provided for me or my benefit under the will of any person, or under any trust instrument, or in any other manner; provided, however, such disclaimer or renunciation of a gift, property or interest shall be made within the time, and in the manner, prescribed for a valid disclaimer of such gift or interest under Section 2518 of the Internal Revenue Code of 1986, or any amendment thereto.

IN ADDITION to the other powers granted herein, I hereby give and grant unto my said attorney the power and authority to convey and transfer my property, or any property in which I have an interest, real, personal or mixed, to any trust, revocable or irrevocable, created for my benefit or in which I have a beneficial interest, to withdraw property from any such trust in accordance with the terms of the trust agreement, and to take such other actions on my behalf as may be necessary or desirable for my benefit in accordance with the terms of the trust agreement under which any such trust is created. It is my intention to give and grant to my attorney the power to take any action for or on my behalf that I could take as creator, grantor or beneficiary of any trust created for my benefit under which I have a beneficial interest.

I HEREBY GIVE AND GRANT unto my said attorney full power and authority to do and perform every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney, or her substitute or substitutes, have done, shall do, or cause to be done lawfully by virtue of these presents.

In the event it shall become necessary to appoint a guardian or conservator of my person or estate, then, in such event, I designate (name of guardian or conservator) as such guardian or conservator of my person or estate, if living and willing to serve, and do hereby waive bond, inventory, appraisal and accounting with respect to said guardian or conservator.

THIS POWER OF ATTORNEY shall not be affected by the subsequent disability or incapacity of the principal, or lapse of time.

In the event that my attorney appointed herein shall die or shall become incapable of serving as my attorney, then, in that event, I appoint Georgio White, to serve as my successor attorney-in-fact to have all powers granted herein to my original attorney.

I HEREBY REVOKE each and every general power of attorney which I have heretofore executed, but I expressly do not revoke any advance health-care directive which I have heretofore executed that is now in effect.

Every bank and other financial institution, insurance company, transfer agent, issuer, obligor, safe deposit box company, title insurance company, brokerage company or other person, firm or corporation to which this power of attorney is presented is authorized to receive, honor and give effect to all instruments signed pursuant to the foregoing power and authority without inquiring as to the circumstances of its issuance or the disposition of the property delivered pursuant hereto. All of the powers and authorities herein granted and confirmed shall continue and remain in full force and effect until revoked by me in writing, acknowledged and filed for record in the office of the Chancery Clerk of De Soto County, Mississippi.

WITNESS MY SIGNATURE this, the 29 day of Mar., 2008.

Catherine Ferguson  
(Grantor)

prepared by

Ann Chamberlin

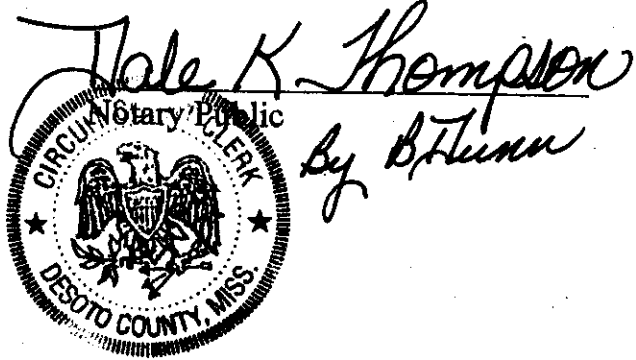
462-429-6723

2378 Elm St

Hernando MS 38632

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

PERSONALLY APPEARED BEFORE ME, the undersigned authority in  
and for the said county and state, on this 28 day of March,  
20  , within my jurisdiction, the within named  
Catherine Ferguson, who acknowledged that (he) (she) (they)  
executed the above and foregoing instrument.



My Commission Expires:

1-1-12

(Affix official seal, if applicable)